CLAIMS

What is claimed is:

5 1. A method for processing user disapproval of charge
account transactions, said method comprising:

presenting a charge account report to a user on a user
display device, said charge account report including a
10 listing of charge transactions which have occurred relative
to said charge account;

enabling said user to provide user input to selectively
indicate disapprovals with regard to selected ones of said
15 transactions which are not approved by said user; and

processing said disapprovals in response to said user input.

2. The method as set forth in claim 1 wherein said charge
20 account report is transmitted from an account server site to
said user display device, and said disapprovals are
selectively transmitted from said user display device back
to said account server site for said processing.

25 3. The method as set forth in claim 2 wherein said account
server device is operable in response to receipt of said
disapprovals to return an acknowledgement to said user to
acknowledge receipt of said disapprovals.

30 4. The method as set forth in claim 1 wherein said charge
account report is made available to said user at an account
server site through a network connection.

5. The method as set forth in claim 2 wherein said charge account report is made available to said user by sending a report-related email to said user.

5   6. The method as set forth in claim 5 wherein said charge account report is embodied within said email.

7. The method as set forth in claim 5 wherein said charge account report is embodied as an attachment to said email.

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8. The method as set forth in claim 1 wherein said charge account report is encrypted prior to sending said email, said charge account report being de-encrypted by said user after receiving said charge account report.

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9. A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being effective for processing user disapproval of charge account transactions, said program signals being further effective

25   for:

presenting a charge account report to a user on a user display device, said charge account report including a listing of charge transactions which have occurred relative

30   to said charge account;

enabling said user to provide user input to selectively indicate disapprovals with regard to selected ones of said transactions which are not approved by said user; and

processing said disapprovals in response to said user input.

10. The medium as set forth in claim 9 wherein said charge
account report is transmitted from an account server site to
said user display device, and said disapprovals are
selectively transmitted from said user display device back
to said account server site for said processing.

11. The medium as set forth in claim 10 wherein said account
server device is operable in response to receipt of said
disapprovals to return an acknowledgement to said user to
acknowledge receipt of said disapprovals.

12. The medium as set forth in claim 9 wherein said charge
account report is made available to said user at an account
server site through a network connection.

13. The medium as set forth in claim 10 wherein said charge
account report is made available to said user by sending a
report-related email to said user.

14. The medium as set forth in claim 13 wherein said charge
account report is embodied within said email.

15. The medium as set forth in claim 13 wherein said charge
account report is embodied as an attachment to said email.

16. The medium as set forth in claim 9 wherein said charge
account report is encrypted prior to sending said email,
said charge account report being de-encrypted by said user
after receiving said charge account report.

17. A processing system comprising:

a user terminal, said user terminal further including a
system bus, a CPU device connected to said system bus, a
5   memory device connected to said system bus, an input device
connected to said system bus, said input device being
arranged to enable user input to said user terminal, and a
user display device connected to said system bus; and

10   a server terminal, said server terminal being selectively
operable for being connected to said user terminal, said
processing system being selectively operable for presenting
a charge account report to a user on said user display
device, said charge account report including a listing of
15   charge transactions which have occurred relative to said
charge account, said processing system being further
operable for enabling said user to provide user input to
selectively indicate disapprovals with regard to selected
ones of said transactions which are not approved by said
20   user, said processing system being operable for processing
said disapprovals in response to said user input.